

Pregnancy Cover

Pregnancy is not considered a 'medical condition' under a Coverwise Travel Insurance policy, and does not need to be included as part of the medical declaration during policy purchase.

From a policy terms and conditions perspective, all our policies provide cover for pregnant travellers. However, there are limitations on the cover provided by certain sections of the policy wording, as follows:

Cancellation or curtailment charges

1. Cover for pregnancy, childbirth and infants born abroad will not be provided under 'Section A - Cancellation or curtailment charges' for any cancellation or rebooking claim arising directly or indirectly from complications of pregnancy* that first occur before you purchase your insurance or book your trip.
2. Cover for pregnancy, childbirth and infants born abroad will not be provided under 'Section A - Cancellation or curtailment charges' for any curtailment claim arising directly or indirectly from:
 - a. Complications of pregnancy* that first occur before you purchase your insurance or book your trip.
 - b. Normal pregnancy or childbirth.
 - c. Travelling when a medical practitioner has stated that your pregnancy carries a medium to high risk.
 - d. Travelling when a medical practitioner has stated you have a greater risk of a premature birth, even if they or another practitioner inform you that you're well enough to travel.

Emergency medical and other expenses

Cover for pregnancy, childbirth and infants born abroad will not be provided under 'Section B - Emergency medical and other expenses' for any claim arising directly or indirectly from:

- **complications of pregnancy*** that first occur after departing on your trip
- normal pregnancy or childbirth
- travelling when a medical practitioner has stated that your pregnancy carries a medium to high risk
- travelling when a medical practitioner has stated you have a greater risk of a premature birth, even if they or another practitioner inform you that you're well enough to travel
- travelling less than 16 weeks before your expected delivery date

There are further limitations for infants born abroad, which can be found under 'Section B - Emergency medical and other expenses' of the policy wording.

Please note that, prior to booking your trip and purchasing your insurance, the treating medical practitioner must agree that a pregnant traveller is fit to travel, taking into consideration:

- the destinations they are travelling to; and
- the methods of transport that will be used to reach the destinations and during the trip

Prior to booking your trip, make sure that the pregnancy falls within the acceptance criteria of your chosen carrier (for example your airline or cruise company), based on the expected delivery date, as these may vary.

Complication of pregnancy

***Complication of pregnancy** means the following unexpected and unforeseen complications of pregnancy as certified by a medical practitioner:

- ante partum haemorrhage
- placenta praevia
- ectopic pregnancy
- placental abruption
- gestational hypertension
- post-partum haemorrhage
- hydatidiform mole (molar pregnancy)
- pre-eclampsia
- hyperemesis gravidarum
- retained placenta membrane
- medically necessary emergency stillbirths
- Caesarean sections
- medically necessary termination
- toxemia
- miscarriage
- premature births or threatened early labour more than 16 weeks prior to the expected delivery date